

Certificate of Notice Page 1 of 2
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ralph D. Palm, Jr.
 Debtor

Case No. 15-18760-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 2

Date Rcvd: Oct 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2016.

db +Ralph D. Palm, Jr., 2207 River Road, Reading, PA 19605-2837
 cr +City of Reading, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2016 at the address(es) listed below:

CHRISOVALANTE FLIAKOS on behalf of Creditor Santander Bank N.A., Formerly Known As Sovereign Bank, N.A. paeb@fedphe.com
 FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JAMES RANDOLPH WOOD on behalf of Creditor City of Reading jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
 JEROME B. BLANK on behalf of Creditor Santander Bank, N.A. paeb@fedphe.com
 JOSEPH ANGELO DESSOYE on behalf of Creditor Santander Bank, N.A., Formerly Known As Sovereign Bank, N.A. paeb@fedphe.com
 JOSEPH PATRICK SCHALK on behalf of Creditor SANTANDER BANK, N.A. paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf_frpa@trusteel3.com
 MARIO J. HANYON on behalf of Debtor SANTANDER BANK, N.A. paeb@fedphe.com
 PAUL H. HERBEIN on behalf of Debtor Ralph D. Palm, Jr. PHERBEIN@AOL.COM, herbeinlaw@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
RALPH D. PALM, JR

Debtor

CHAPTER 13

BK. No. 15-18760 REF

ORDER

AND NOW, it is hereby ORDERED that the corresponding Stipulation is hereby approved,
shall be, and is hereby made an Order of this Court.

Date: October 5, 2016



RICHARD E. FEHLING,
Bankruptcy Judge

FREDERICK L. REIGLE, ESQUIRE (TRUSTEE)
2901 ST. LAWRENCE AVENUE, P.O. BOX 4010
READING, PA 19606

RALPH D. PALM, JR
2207 RIVER ROAD
READING, PA 19605-2837

PAUL H. HERBEIN, ESQUIRE, ESQUIRE
2601 Centre Avenue
Reading, PA 19605

UNITED STATES TRUSTEE
833 CHESTNUT STREET, SUITE 500
PHILADELPHIA, PA 19107